



A Great Gift is in the Cards – If You Shop Carefully

Release Date: December 10, 2013

Contact: Jerad Albracht, 608-224-5007

Jim Dick, Communications Director, 608-224-5020

MADISON – There are a number of reasons why consumers opt to buy gift cards for friends and family members over the holidays: convenience, variety and ease of gifting. The National Retail Federation recently reported that 80% of shoppers will include gift cards on their holiday shopping lists this year. If you are one of the many shoppers looking to pick up gift cards as stocking or card stuffers, the Wisconsin Department of Agriculture, Trade and Consumer Protection suggests that you follow some simple tips to ensure that both you and the recipients receive the full value of your gift.

For starters, be on the lookout for gift card-related scams. If you run across a gift card offer this holiday season that seems “too good to be true,” it probably is.

“Gift card scams have been big business for criminals over the past year, with consumers receiving unsolicited text messages, social media posts or phone calls telling them that they have won free gift cards or can receive free cards for only a small shipping fee,” said Sandy Chalmers, Division Administrator for Trade and Consumer Protection. “These operations are a ploy for your money and personal or banking information. Delete the messages.”

Consider these additional tips to ensure that the user gets the full value of the card:

- It is best to buy gift cards directly from the retailer or from an authorized merchant. If you are considering buying an unused gift card second-hand, make sure you are purchasing it from someone you know and trust. Used or unwanted gift cards show up for sale online, and while some cards may be legitimate, others may be counterfeit, may be drained of their value or may have been stolen from a store and never activated at a register.
- Inspect the packaging before you purchase a card to ensure that no protective stickers have been removed and that the pin number has not been exposed. Report any damaged cards to store management.
- Read the fine print on the card to ensure that you understand any rules on usage and any associated fees. Federal rules require any fees to be disclosed prior to purchase. Also, dormancy, inactivity and service fees are allowed only if the recipient has failed to use the card for more than one year. After that, fees are limited to one per month, but there is no limit on the amount of the fee.
- Always give a gift receipt with the card to verify its value and the date of purchase. Make sure the recipient of your gift card holds onto the receipt until they have spent the entire value of the card.
- If your loved ones or friends tend to shop online, consider giving them electronic gift cards by email rather than physical cards. Many stores offer this gifting option and the messages can often be customized with personal messages or images. These cards can be saved in an email account for future use without fear of losing or damaging a physical card.
- Keep your cards safe. Make a copy of the front and back of the card and keep it with the original receipt. Contact the issuer immediately if you lose a card or if it is stolen, but be aware that you may not be able to replace it. Some issuers may replace the card for a fee.

(MORE)

- If you receive a gift card, try to use it right away to ensure that you receive the card's full value.

For additional information or to file a complaint, visit the Consumer Protection Bureau at datcp.wisconsin.gov, send an e-mail to datcp hotline@wisconsin.gov or call the Consumer Protection Hotline toll-free at 1-800-422-7128.

Connect with us on Facebook at www.facebook.com/wiconsumer.

###